

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michael G. Boyd (MB-4904)
Chestnut Hill Professional Center
157 Engle Street
Englewood, NJ 07631
201-894-9800
Attorney for Debtor

In Re:

ROSANA CONDINA

Case No.: 19-26555

Judge: Gambardella

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Capital One Auto Finance, creditor,

A hearing has been scheduled for March 4, 2020, at 10:00 a.m.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

Debtor has made two recent payments towards the \$2,298.10 post-petition arrears as follows:

Debtor paid \$700 via check no. 136 mailed on 2/6/2020.

Debtor paid \$200 via phone payment on 2/7/2020.

This leaves remaining post-petition arrears of \$1,398.10.

☒ Other (**explain your answer**):

Debtor proposes paying an additional \$117 per month for 12 months to repay the \$1,398.10 in remaining arrears beginning March 1, 2020.

Debtor will pay the \$529.62 due February 15 by the end of February.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: _____

2/7/20

Roxana Cordero
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

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MESTER & SCHWARTZ, P.C.
Formed in the State of PA
Jason Brett Schwartz, Esquire
1917 Brown Street
Philadelphia, PA 19130
Tel: (267) 909-9036
Fax: (267) 541-2139
E-mail: jschwartz@mesterschwartz.com
Attorney for Movant

IN RE:

ROSANA CONDINA
a/k/a **ROSSANA CONDINA**, Debtor and
VINCENZO CONDINA, Codebtor

Case No.: 19-26555-RG

Judge: Rosemary Gambardella

Chapter: 13

**CERTIFICATION OF CREDITOR REGARDING POST PETITION
PAYMENT HISTORY ON VEHICLE LOAN**

LeTasha Lawson, employed as a Principal Agency Liaison Coordinator - Legal and

Specialty by Capital One Auto Finance, a division of Capital One, N.A. ("Movant"), hereby certifies the following:

Vehicle lender/lessor: Capital One Auto Finance, a division of Capital One, N.A.

Vehicle description: 2013 TOYOTA Tundra SR5 CrewMax 4WD

VIN: 5TFDY5F12DX310090

POST-PETITION PAYMENTS RECEIVED (Petition filed on August 28, 2019)

MONTHLY PAYMENTS RECEIVED (Season ended on August 26, 2019)						
Amount Due		Date Payment Due	Date Payment Received	Amount Received	How Payment Applied (mo/yr)	Type of Payment (see legend below)
1.	\$529.62	09/15/19	09/30/19	\$150.00	Part. Sep. 2019	
2.	\$529.62	10/15/19	11/18/19	\$200.00	Part. Sep. 2019	
3.	\$529.62	11/15/19				
4.	\$529.62	12/15/19				
5.	\$529.62	01/15/20				
Total	\$2,648.10			\$350.00		

Legend: MP = monthly payment; EXF = Extension fee; LC = Late Charge; O = Other*

*specify other payments received

Monthly payments past due at \$529.62 per month from:

Partial September 15, 2019	\$179.62
October 15, 2019 - January 15, 2020	\$2,118.48

Plus miscellaneous amounts due:

Late Charges:	\$0.00
Repossession fees:	\$0.00
Extension fees:	\$0.00
Other:	\$0.00

TOTAL POST-PETITION PAST DUE.....\$2,298.10

Pre-petition arrears:

Part. Jun. 2019

Jul. 2019 - Aug. 2019

2.1979 month(s) x \$529.62 per month = \$1,164.05

I certify under penalty of perjury that the above is true.

Date: 01/30/2020



Signature